



State of New Jersey
Office of the Attorney General
Division of Consumer Affairs

New Jersey High School Consumer Bowl

Study Guide Outline for Teachers and Students
County Competition



State of New Jersey
Department of Law & Public Safety • Division of Consumer Affairs

New Jersey High School Consumer Bowl 2010
STUDY GUIDE OUTLINE-County Competition
Resource material: Consumer Briefs, Consumer Fraud Act, Regulations, and online publications

Topics for County Competition

Advertising - General

- a. Price Reduction – Required Wording
- b. Going Out of Business Sale

Alcohol and Drug Counseling

- a. Self-Help Meetings
- b. Professionals

Alternative Dispute Resolution

Auto Leasing

- a. Previously Used
- b. Lessor
- c. Lessee

Bureau of Securities

- a. Investments
- b. Prospectus
- c. CRD
- d. Stocks
- e. Dividends
- f. Ponzi Schemes
- g. Churning

Carbon Monoxide

- a. Symptoms
- b. Safety
- c. Space Heaters

Cellular Connection Protection

Charities

- a. Contributing

Consumer Fraud Act

- a. Credit Card Skimming
- b. Store Refund Policy
- c. Rain Checks

Cosmetology

- a. Rules

Credit Reporting Bureaus

- a. Security Freeze
- b. Purpose

Credit Card – Unsolicited

Delivery

- a. Furniture
- b. Products

Disaster

- a. Increase in Prices
- b. Rules

Employment Agencies

Foreclosure

- a. Definition
- b. What Not To Do

Getting Towed – New Brief

- a. Fees
- b. Storage

Gift Cards

- a. New Jersey ACT
- b. Dormancy
- c. Fees

Health Clubs

- a. Membership Contracts
- b. Cancellation

Home Improvement

- a. Regulations
- b. Complaints
- c. Contracts

Home Safety Brief

Identity Theft

- a. Protecting Yourself
- b. Phishing
- c. Internet

Internet Safety

- a. Shopping
- b. Spam

Legalized Games of Chance Control Commission

- a. Raffles
- b. Amusement Park Games

Lemon Law

- c. Used Cars - Warranties
- d. New Cars – 2009 Revised Law – Serious “Dangerous Defects” Coverage

Mail Order

- a. Delivery

Money Orders

- a. Dormancy Fees

Movers and Warehousemen

- a. Rules

Pet Purchases

- a. Rules for Shops
- b. Illness of Pet

Pre-Paid Phone Cards

Prescription Drug Register

- a. Purpose

Rent to Own

Slamming

Sweepstake Scams

- a. Are You a Winner?

Surplus Fund

- a. Definition

Telemarketers/Do Not Call

Tinted Windows

Toy and Bicycle Safety

Travel Scams

Weights and Measures

- a. Gas Pumps
- b. Registration
- c. Scanners